

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 J. Wayne Joell
 Catherine M. Amoroso
 Debtors

Case No. 11-18527-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb	+J. Wayne Joell, Catherine M. Amoroso, 1133 Township Line Rd., Penllyn, PA 19422-1021
12810332	+Adelstein & Kaliner, LLC, Jon M. Adelstein, Esquire, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872
12602851	+Gwynedd Dental Associates, c/o Marc A. Zaid Esq., 920 Matsonford Road, Suite 100, West Conshohocken, PA 19428-2728
13120106	+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
12611184	+SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
13307634	eCast Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: bankruptcy@phila.gov Jun 03 2017 00:53:30 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2017 00:52:53 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2017 00:53:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12592804	+EDI: AFNIRECOVERY.COM Jun 03 2017 00:53:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
12611140	EDI: RECOVERYCORP.COM Jun 03 2017 00:53:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12642430	+EDI: OPHSUBSID.COM Jun 03 2017 00:53:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12641302	+EDI: IRS.COM Jun 03 2017 00:53:00 DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE, P O BOX 7346, PHILADELPHIA PA 19101-7346
12597591	EDI: JEFFERSONCAP.COM Jun 03 2017 00:53:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
12934929	EDI: AIS.COM Jun 03 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12667097	+EDI: OPHSUBSID.COM Jun 03 2017 00:53:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12678768	EDI: PRA.COM Jun 03 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com
 FREDERICK L. REIGLE ecffmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JON M. ADELSTEIN on behalf of Debtor J. Wayne Joell jadelstein@adelsteinkaliner.com,
 jsbamford@adelsteinkaliner.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Jun 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JON M. ADELSTEIN on behalf of Joint Debtor Catherine M. Amoroso jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
MARC A. ZAID on behalf of Creditor Gwynedd Dental Associates zaidesq@cs.com
NELSON DIAZ on behalf of Creditor BANK OF AMERICA, N.A. ndiaz@milsteadlaw.com,
bkecf@milsteadlaw.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC, as Servicer for WELLS FARGO
BANK FOR THE CERTIFICATEHOLDERS OF THE MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN
ASSET-BACKED CERTIFICATES, SERIES 2004-HE2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:			
Debtor 1	J. Wayne Joell		
	First Name	Middle Name	Last Name
Debtor 2	Catherine M. Amoroso		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-18527-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

J. Wayne Joell
aka John W. Joell

Catherine M. Amoroso

6/1/17

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.